

Patricia Shirley <pat7663@aol.com> on 07/24/2008 10:40:04 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

You should stop Credit Companies from hiking up the Interest Rates whenever they feel like it. It's also not fair to the Consumer to be

penalized from day one when they've been paying on their bill that they get whacked with a lot of excess Interest and Finance Charges. They should allow and give us more time so that people can pay more and pay

their bill on time or closer to the time frame their bill is due before getting penalized again. they should let people know that they're reaching close to thier limits instead of letting them charge past

their credit line then to find out that the credit company just charges

you an over the limit fee, finance charge, late fee, bogus fee and fees just because. they're not even willing to work with people and they should be. they're making money that they shouldn't be making at people's expenses..ruining their credit scores and chances on being in good standing with credit reports and other consumers. Stop the outrageous interest charges and finance charges on what was already paid. that just doesn't make any sense to keep being charged for something that's already been paid for. Stop the Credit Companies from taking Advantage of ALL People. They should be helping us instead of adding onto the bills each month. how are people suppose to make ends meet if

the Credit Companies don't stop these wrongful costly acts? Please help us! Isn't that your job to HELP THE PEOPLE?? Thank you!

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Sincerely,

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